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## AUSTRALASIAN BANKS AND BRITISH DEPOSITS.

A LITTLE over forty-three millions of British money, the main portion of which comes from Scotland, is at present deposited with the banks in Australasia. This of itself forms sufficient reason why the depositor should know about these banks. But, in addition, there has been a severe crisis in the Antipodes; about fifty financial institutions, including so-called land banks, have toppled down, and in their fall have of necessity more or less involved the ordinary banks of issue. These, in fact, have suffered losses during the last seven years owing to failures and disasters, according to the estimate of the *Australasian Insurance and Banking Record*, of not less than four and a half millions sterling, and one has had to close its doors.

It is now three-quarters of a century since the first bank was established in Australia—namely, the Bank of New South Wales in 1817. The number of Australasian banks is now twenty-five with 1713 branches—a goodly number for a population of four millions. Many of the bank offices are palatial buildings, such, for instance, as the premises of the Australian Joint-stock Bank in Sydney, which are said to be the finest of the kind in the world. Some of the branch banks, however, are in small country townships consisting of collections for the most part of wooden shanties, where one would hardly think it worth while to set down a branch in the parent country. But they must surely pay or they would not be maintained, and they are easily abandoned if unprofitable. In the up-country branches, firearms are as indispensable an article of furniture as the coal-scuttle; and it is the duty of the Inspector on his periodical visits to see that the revolvers are in order and that a supply of ammunition is in hand. The country managers keep a horse at the bank's expense to visit the farmers, and are often at work in boots and breeches. So very different from the staid and decorously habilitated

banker of the home type! The banker's office hours are nine A.M. to five P.M. in the big towns. As to salaries, an officer of two years' standing usually gets sixty pounds; one of six or eight years' service may have from one hundred and fifty to one hundred and eighty pounds per annum.

Most of the Australasian banks have offices, and some of them head offices, in London; and certain of the banks have established what is termed a London Register. A London Register is a Register of Shareholders who have subscribed to an issue of shares in London. The shares on the London Register cannot be transferred to the Colonial Register, nor can shares on the Colonial Register be transferred to London. Australian bank shares command a higher price in the London market, usually ten per cent. more than the price ruling in the colonies. The reason for this is that the Antipodeans expect a better return for their capital. If an Australian bank wants to float an issue of shares here, it must open a London Register and obtain a quotation on the Stock Exchange to enable free dealings to take place in the shares. The shares on the Colonial Register are not negotiable here, and buyers or sellers in this country must appoint an attorney to act for them in the colony if they wish to operate.

A London Register does much to increase the prestige and influence of the bank adopting it in Great Britain. It is of importance also to found jurisdiction on in case of litigation. Depositors like to see the shares of the bank in which they are interested quoted in the newspapers, as it affords them an index—often the only one available to them—to the prosperity of the institution, and the consequent safety of their hoard. If a bank's shares stand at a good premium, it is fair to infer as a general rule that its credit is good and its position sound. A high price on the London Stock Exchange is at anyrate a very substantial argument.

But the London Register has its disadvantages. Troubles in the Antipodes, either personal to the

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bank or resulting indirectly, have an instant influence on quotations, and set depositors thinking; whereas if there were no London Register, and consequently no quotation of shares, they would be in 'happy ignorance.' The heavy selling of shares and depression of price constitute a great source of danger to a bank. A case in point is the Agra and Masterman's Bank, which was wrecked in 1866 by Stock Exchange 'bears.' This led to the passing of Leeman's Act, which provided that a sale of bank shares shall be invalid unless the numbers of the shares are stated in the contract.

It may be asked, wherein lies the security to a depositor?—in the paid-up capital, the reserve fund, or the reserve liability? In our opinion, it is in all the three; yet the principal security is without doubt the reserve liability. An ample capital is a necessity; yet on how comparatively small a capital some of the Australian banks have been rearing a magnificent fabric of deposits. One bank with six hundred thousand pounds of paid-up capital has accumulated deposits, in this case gathered mainly in the colonies, to the extent of twelve millions, and pays a dividend of twenty-five per cent. The reserve funds of the Australian banks total a little more than half the amount of the paid-up capital. A reserve fund is very desirable as a security; it is the bank's absolute property; it consists of undivided profits; and it cannot be redemanded like deposit money. Yet there have been notable cases of failure on the part of banks possessing good reserve funds, such as the Cape of Good Hope Bank; and recent disclosures have led depositors to pay more attention to reserve liability, which is by far the most important security from their point of view. A very slight depreciation in assets will wipe out most reserve funds. In one bank which was ultimately amalgamated with another the depreciation was as much as twenty-five per cent. Take the case of a big bank with, say, a capital and reserve fund of one and a quarter million, and twelve millions of assets. A depreciation of ten per cent. in assets would absorb all its capital and reserve. Any one who knows the nature of bank assets, the stone and lime holdings, the advances on goods and stock, the expense of liquidation and of litigation, and the bad debts, knows that in times of forced realisation from shareholders and the bank's debtors there is unfortunately ample room for depreciation. But with a Register of Shareholders who are personally liable for a certain amount of reserved liability, the depositor should feel more secure. The amount is intact, that is, it cannot be drawn on save in the event of liquidation. The depositor should satisfy himself, however, that the shareholders are not 'dummies'—that is, fictitious persons—but that they have a real existence, and are more or less in credit.

The paid-up capital of the Australasian banks amounts to nearly sixteen millions; and the total capital liability—callable and reserved under charter—is about twenty-three and a half millions sterling. It appears that, in terms of the Acts of Incorporation under which most of the banks are constituted, the liability of the shareholders is limited to double the amount of their shares; and shareholders are made responsible to this extent in the interest of the bank's creditors,

who, if this provision had not existed, would otherwise have had no redress in the event of the assets of the banks failing to satisfy their claims. The bank with the greatest amount of capital liability is the Union Bank of Australia, which has a million and a half of paid-up, and three millions of callable capital. The Bank of Australasia has £1,600,000 paid up, and a reserve liability of like amount; and the Commercial Bank of Australia has a capital of three millions, of which £1,200,000 is paid up.

While on the subject of capital, we should mention a peculiar method adopted by one of the banks—the Union Bank of Australia—in the way of capitalising a portion of its deposit money. It has £750,000 of what it terms 'Inscribed Stock Deposits.' This Deposit stock is guaranteed a return of four per cent; but it can only be realised by sale on 'Change and on conditions defined by the bank. The object of establishing this stock was to obtain money which was not liable to be withdrawn, as is the case with ordinary deposits.

An additional security offered to depositors in the Melbourne banks is afforded in the fact, as stated in the Melbourne *Argus* of 29th March 1892, that, at a meeting of the associated banks, held on the previous day, it was resolved to announce: 'That the associated banks in Melbourne have agreed upon mutually satisfactory conditions, on which they will extend their joint support to any one of their number requiring it.' The names of the ten associated banks in Melbourne are as under: Bank of Australasia, Bank of Victoria (Limited), City of Melbourne Bank (Limited), Colonial Bank of Australasia, Commercial Bank of Australia (Limited), English, Scottish, and Australian Chartered Bank, Federal Bank of Australia (Limited), London Chartered Bank of Australia, National Bank of Australasia, Union Bank of Australia (Limited). One Sydney bank, the Bank of New South Wales, although not one of the associated banks in Melbourne, has joined in this alliance for mutual support. It was estimated a couple of years ago that these Victorian banks held among them somewhere from fifteen to twenty millions of British deposit money, and it is expected that in the other colonies, notably New South Wales, the banks there will similarly federate for self-protection to the benefit of the British depositor.

Another security offered to depositors consists in the opportunity which they have of insuring their bank deposits with companies transacting this class of business. For the benefit of intending insurers we may name several companies which are mentioned by the *Bankers' Magazine* of London—namely, the Mortgage Insurance Corporation, the Securities Insurance Company (Limited), and the Law Guarantee and Trust Society (Limited). These insure bank deposits, bonds, debts, and all classes of securities and investments, granting policies of insurance therefor at a premium usually of two shillings and sixpence per cent. Amongst other companies undertaking the guarantee of deposits are the Liverpool Mortgage Insurance Company, the Insurance Trust and Agency (Limited), and the Lancashire Trust and Mortgage Insurance Corporation. These companies appear to act on the doctrine of averages and to limit their risks in

each particular bank. They do not disclose what the amount of that risk is, nor do they publish the extent of their transactions, probably from the circumstance that this class of business is novel and tentative. As the premium of insurance is so small, there is much to be said in favour of thus insuring the repayment of deposits made with the weaker banks. If a bank gets into any discredit, the companies will either refuse to insure or raise their rates considerably. As much as fifteen shillings per cent. premium has been asked in a doubtful case. The underwriters at Lloyd's also bid for business of this kind, and they will insure the deposits of a bank in difficulties in the same way and at something approaching the same rates of premium as they charge for the insurance of a ship which is long overdue.

The Australasian banks allow no interest in the colonies on current accounts. On deposits for fixed periods, from three months to five years, rates are allowed varying from three to five per cent., as the case may be. These rates are fixed in the various colonies by agreement among the banks so as to keep down the evils of excessive competition. But the rates offered in this country to British depositors are not so regulated. Each bank fixes its own terms, which are entirely dependent on its money needs. If it has a plethora of deposits, it offers less inducement; but if it requires money, say, to float a colonial loan or make advances generally, it raises its rates to the British public accordingly.

The rates charged recently by the Australasian banks for advances averaged eight per cent. for overdrafts; and for discounts, nine to ten per cent. The advances of the Australasian banks amount to the large sum of about one hundred and forty-three millions to a population of four millions. A critic remarking on this, has asked: 'Is there one farmer in ten in any of these colonies who is not in debt for his land, or who has not obtained advances upon his growing crops? Is there one house in ten in Melbourne or Sydney, Adelaide, Brisbane, or Wellington, without a mortgage on it?' This leads us to remark how very different is the Australian banks' system of lending money from what it is in this country. Here we think it bad banking to lend on goods or material possessions, and only do so in very exceptional cases, personal security which can be turned into cash being much preferred. But in Australasia the security in the great majority of cases consists of mortgages on land, farms, and houses, especially in the country, it being the only security that country-people have. Then there are personal guarantees, also liens over stock, crops, wool, &c.

In regard to what are termed pastoral advances, the late Mr Brett said that it might fairly be assumed that fully two-thirds of 'all debts due to the banks' in Australasia were directly or indirectly based upon pastoral securities, connected with the occupation of grazing-land, which is mostly the unalienated property of the Crown. Wool is impledged by a document which confers a preferable lien over the wool in favour of the bank, fixes the rate of interest on the loan, and stipulates that the sheep shall be shorn and the wool delivered to, or sold for behoof of, the lending bank. If any of these conditions are not com-

plied with, the bank as lienee can take possession of the stock at any moment for such purpose.

It may be asked how the Australasian banks have managed to secure so much British deposit money, which, by the way, does not appear to be diminishing in amount, since it is stated in the *Australasian Banking Record* that an increase of three and a half millions in the total had taken place during the past year. It may be mentioned that the Australian money deposited with the banks in the colonies amounts to one hundred and ten millions. The popularity of British depositing with Australian banks is primarily due to the favourable conditions attaching to the deposit receipts, the interest on which is paid to the depositor by warrant issued half-yearly for the interest due, less the income tax. But the great success which deposit-seeking institutions have met with in Scotland is to be ascribed to the efforts of agents representing the banks, who, under the stimulus of a small commission of usually two shillings and sixpence per cent., gather in much deposit money. Investors ordinarily leave the disposal of their funds in the discretion of their factors and lawyers, and these gentlemen have been valuable allies to the Australian banks in this way. There is, moreover, a scarcity of secure investments, and the amount of money seeking investment is growing greater day by day.

The present crisis in Australia has been intensified by the speculative action of many of the land and building companies, or, as they misname themselves, 'land banks.' These and other financial companies have likewise drawn much deposit money through their agents here offering higher rates than the ordinary banks. The result of this influx of British money was to encourage a fictitious trading and operating in land. The constant tendency of land to rise in price proved tempting to many of the companies, who bought and mortgaged properties in order, by selling them again, to make money out of them. Land reached such inflated values that, in some cases, house property and land in the vicinity of Melbourne fetched higher prices than in the immediate neighbourhood of London. A period of inflation has been followed by a time of depression, and the present prices of town properties in those colonies affected by the land 'boom' are as much below the real value as they were formerly above it. Fortunately, the land 'boom' was to a great extent local, and its effects were not felt in all the colonies or in all parts of any one. Most of the banks are represented in several colonies; so, when trade is bad and losses are made in one colony, they may be reaping profits in another.

But although, through its association with land institutions as clients, banking in Australasia has suffered some losses, there can be no question as to the future of Australia as a whole. It has advanced with such leaps and bounds that its 'resistless march' cannot long be stayed. The largest island in the world, it is more than twenty-six times the size of the United Kingdom, more than fifteen times as large as France, more than half as large again as Russia in Europe, and almost equal in extent to the Continent of Europe, or to the United States of America. So says the Government Statist of New South

Wales, who adds that the British Empire extends over an area of 8,040,000 square miles, so that nearly two-fifths of its area is embraced within the limits of the seven colonies. In 1889 it had one hundred millions of sheep, nine and a half millions of cattle, one and a half million of horses, and more than a million of swine. The year's value of wool grown was twenty million pounds, of other pastoral produce fifteen millions, of agricultural produce twenty-five millions, and of dairy produce seven millions. The total capital value of pastoral property, including stock, freehold land, improvements, and plant, is four hundred and seventeen millions sterling.

Everywhere signs of the latest improvements are visible. Owing to the uncertain rainfalls and recurring droughts, tanks and wells have been dug in many places. In New South Wales alone four millions have been spent in the construction of tanks for large storage purposes. Even wire-fenced paddocks have been provided for the sheep. The railway lines which belong to Government extend to more than fifteen thousand miles. It is acknowledged that on these and other public works too much public money has been expended, and one result is that the present public debt of the colonies is nearly two hundred millions sterling. The interest on this will partly be met out of the large revenues derived from the Government railways and harbours, and partly from the industrial earnings of the community, and it is of importance that the credit of the country be maintained, so that the loans which fall to be renewed may be taken up at the same low rates as at present. And as the loans are frequently financed by the banks, the more credit that the colonies enjoy for financial and administrative power, the better will it be for the banks, whose weal is bound up with that of the whole community.

### BLOOD ROYAL.\*

By GRANT ALLEN,

Author of *In All Shades, This Mortal Coil, &c.*

#### CHAPTER VII.—AFFAIRS OF THE HEART.

THE return to Chiddingwick was a triumphal entry. Before seven o'clock that evening, when the South-eastern train crawled at its accustomed leisurely pace, with a few weary gasps, into Chiddingwick Station, Mr Plantagenet had spread the news of his son's success broadcast through the town, *via* the *White Horse* parlour. Already, on the strength of Dick's great achievement, he had become the partaker, at other people's expense, of no fewer than three separate brandies and sodas; which simple Bacchic rites, more frequently repeated, would have left him almost incapable of meeting the hero of the hour with suitable effect, had not Maud impounded him, so to speak, by main force after five o'clock tea, and compelled him to remain under strict supervision in the domestic jail till the eve of Dick's arrival.

Dick jumped out, all eagerness. On the platform, his mother stood waiting to receive him, proud but tearful, for to her, good woman, the glories of the Plantagenet name were far less a

matter of interest than the thought of losing for the best part of three years the mainstay of the family. Maud was there, too, beaming over with pure delight, and even prouder than she had ever been in her life before of her handsome brother. Mr Plantagenet himself really rose for once to the dignity of the occasion, and instead of greeting Richard with the theatrical grace and professional flourish he had originally contemplated, forgot in the hurry of the moment the high-flown speech he had mentally composed for delivery on the platform, and only remembered to grasp his son's hand hard with genuine warmth as he murmured, in some broken and inarticulate way: 'My boy, my dear boy, we're all so pleased and delighted to hear it.' He reflected afterwards with regret, to be sure, that he had thrown away a magnificent opportunity for a most effective display by his stupid emotion; but Dick was the gainer by it. Never before in his life did he remember to have seen his father act or speak with so much simple and natural dignity.

All Chiddingwick, indeed, rejoiced with their joy. For Chiddingwick, we know, was proud in its way of the Plantagenets. Did not the most respectable families send their children to take dancing lessons at the *White Horse* Assembly Rooms from the disreputable old scamp, on the strength of his name, his faded literary character, and his shadowy claim to regal ancestry? The station-master himself, that mighty man in office, shook hands with 'Mr Richard' immediately on his arrival; the porters presented him with a bouquet of white pinks fresh plucked from the Company's garden; and even Mr Wells raised his hat to his late assistant with full consciousness of what respect was due from a country tradesman to a gentleman who had been admitted with flying colours to 'Oxford College.' Dick's progress up the High Street was one long shaking of many friendly hands; and if that benevolent soul, Mr Trevor Gillingham, of Rugby School, could only have seen the deep interest which his rival's success excited in an entire community, he would have felt more than ever, what he frequently told all his Sixth Form friends, that he was glad he'd been able 'practically to retire' in favour of a young man so popular and so deserving.

And then, after the first flush of delight in his victory had worn off, there grew up in Richard's mind the more practical question of ways and means: what was he to do with his time in the interval, till term began in October? Neither his father nor Mr Wells would hear of his returning meanwhile to his old employment.

'No, no, Dick—Mr Richard, I mean,' the good bookseller said seriously. 'For your sake and the business's, I couldn't dream of permitting it. It's out of place entirely. A scholar of Durham College, Oxford, mustn't soil his hands with waiting in a shop. It wouldn't be respectable. No self-respecting tradesman can have a gentleman in your present position standing behind his counter. I call it untradesman-like. It's calculated to upset the natural and proper relations of classes. You must look out for some work more suited to your existing position and prospects; and I must look out for an assistant in turn who ain't a member of an ancient and respected university.'

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Dick admitted with a sigh the eternal fitness of Mr Wells's view; but at the same time he wondered what work on earth he could get which would allow him to earn his livelihood for the moment without interfering with the new and unpractical dignity of a Scholar of Durham College, Oxford. He had saved enough from his wages to eke out his Scholarship and enable him to live very economically at the university: but he must bridge over the time between now and October without trenching upon the little nest-egg laid by for the future.

As often happens, chance stepped in at the very nick of time to fill up the vacancy. At the rectory that night, Mr Tradescant was talking over with his wife the question of a tutor for their eldest son, that prodigiously stupid boy of seventeen—a pure portent of ignorance—who was to go in for an army examination at the end of September. 'No, I won't send him away from home, Clara,' the rector broke out testily. 'It's no earthly use sending him away from home. He's far too lazy. Unless Arthur's under my own eye, he'll never work with any one. Let me see, he comes home from Marlborough on the 28th. We must get somebody somehow before then who'll be able to give him lessons at home, if possible. If he has two months and more of perfect idleness, he'll forget all he ever knew (which isn't much), and go up for examination with his mind a perfect blank, a *tabula rasa*, a sheet of white note-paper. And yet, unless we get a tutor down from town every day—which would run into money—I'm sure I don't know who the—person is we could possibly get to teach him.'

Mary Tudor was sitting by; and being a very young and inexperienced girl, she hadn't yet learned that the perfect governess, when she hears her employers discuss their private affairs, should behave as though her ears were only for ornament. (And Mary's, indeed, were extremely ornamental.) So she intervened with a suggestion—a thing no fully-trained young woman from a modern Agency would ever dream of doing. 'There's that Plantagenet boy, you know, Mrs Tradescant,' she remarked, without bearing him the slightest grudge for his curious behaviour over the bookbinding incident. 'He's just got a Scholarship at Oxford to-day, Mr Wells was telling me. I wonder if he would do? They say he's a very clever, well-read young fellow.'

The Reverend Hugh received the suggestion with considerable favour. 'Why, there's something in that, Miss Tudor,' he said, leaning back in his easy-chair. 'I'm glad you thought of it. The young man must be fairly well up in his work to have taken a Scholarship—a very good one, too, a hundred a year, at my own old college. I met Plantagenet this afternoon in the High Street, overflowing with it.—This is worth looking into, Clara: he's on the spot, you must bear in mind; and under the circumstances, I expect, he'd be in want of work, and—willing, I daresay, to take extremely little. He can't very well go back to Wells's, don't you see; and he can't afford to live at home without doing something.'

'The boy's as mad as a March hare, and not a very desirable companion for Arthur, you must feel yourself,' Mrs Tradescant answered, a little chillily, not over well pleased with Mary for

having ventured to interfere in so domestic a matter. 'And besides, there's the old man! Just consider the associations!'

'Well, he can't help being the son of his father,' the rector replied with a man's greater tolerance. 'He was born with that encumbrance. And as to companions, my dear, young Plantagenet's at anyrate a vast deal better than Reece and the groom, who seem to me to be Arthur's chief friends and allies whenever he's at home here. The boy may be mad, as you suggest: I daresay he is: but he's not too mad to get a Durham Scholarship; and I only wish Arthur had half his complaint in that matter. A fellow who can take a Scholarship at Durham's no fool, I can tell you. I'll inquire about his terms when I go into town to-morrow.'

And the Reverend Hugh did inquire accordingly, and found Dick's attainments so satisfactory for his purpose that he forthwith engaged the new scholar as tutor for Arthur, to come five days in the week and give four hours' tuition a day till the end of September, at a most modest salary, which to Dick nevertheless seemed as the very wealth of Croesus. Not till long after did Dick know that he owed this appointment in the first instance to a chance word of Mary Tudor's. Nor did Mary suspect, when out of pure goodness of heart and sympathy for a deserving and struggling young man she suggested him for the appointment, that his engagement would be the occasion of throwing them too much together in future.

So luck would have it, however. Five days a week, Dick went up with his little strapped parcel of books to the rectory door, to engage in the uncongenial and well-nigh impossible task of endeavouring to drive the faint shadow of an idea into Arthur Tradescant's impenetrable cranium. It was work, hard work—but it had its compensations. For quite insensibly to both at first, it brought Dick and Mary a great deal into one another's society at many odd moments. In the very beginning, it is true, they only met quite by accident in the hall and passages or on the garden path; and Mary rather shrank from conversation with the young man who had been the hero of that curious episode about the binding of the Flora. But gradually the same chance threw them more and more into contact; besides, their relative positions had been somewhat altered meanwhile by Dick's success at Durham. He was now no longer the bookseller's young man, but a student who was shortly to go up to Oxford. This told with Mary, as it tells with all of us, almost without our knowing it. We can seldom separate the man from the artificial place he holds in our social system. Indeed, the very similarity of their positions in the household—his as tutor and hers as governess—made to some extent now a bond of union between them. Before many weeks were out, Mary had begun to look for Dick's pleasant smile of welcome when he arrived in the morning, and to see that the strange young man, whose grave demeanour and conscious self-respect had struck her so markedly that first day at Mr Wells's, had really after all a great deal in him.

The more Dick saw of Mary, too, the better he liked her. Just at first, to be sure, his impulse had been a mere freak of fancy, based on the

curious coincidence of their regal names; that alone, and nothing else, had made him think to himself he might possibly fall in love with her. But after a while the mere fancy counted for comparatively little; it was the woman herself, bright, cheery, sensible, that really attracted him. From the very beginning he had admired her; he soon learned to love her; and Mary for her part found it pleasant, indeed, that there was somebody in this social wilderness of Chiddingwick who genuinely cared for her. A governess's lot is as a rule a most lonely one, and sympathy in particular is passing dear to her. Now Dick was able to let Mary feel he sympathised with her silently in her utter loneliness; and Mary grew soon to be grateful to Dick in turn for his kindness and attention. She forgot the handsome shopman with the long yellow hair in the prospective glories of the Durham undergraduate.

The summer wore away, and the time drew near when Richard must begin to think about his preparations for going up to Oxford. A day or two before the date fixed for the meeting of the colleges, he was walking on the footpath that runs obliquely across the fields which stretch up the long slope of the hill behind Chiddingwick. As he walked and reflected, he hardly noticed a light figure in a pretty print dress hurrying down the hillside towards him. As it approached, he looked up; a sudden thrill ran through him. It was Mary who was coming! How odd! He had been thinking about her that very moment! And yet not so odd, either; for how often he thought about her! He had been thinking just now that he couldn't bear to leave Chiddingwick without telling her how much she had lately become to him, and how very, very deeply he regretted leaving her. His face flushed at the sight and the thought; it seemed to him almost like an omen of success that she should happen to come up at the very moment when he was thinking such things of her. It was so unusual for Mary to go out beyond the rectory grounds by herself; still more unusual for her to be coming home alone so late in that particular direction. He raised his hat as she approached. 'Oh, Miss Tudor,' he cried shyly, with a young man's mixture of timidity and warmth, 'I'm so glad to see you here. I—I was just thinking about you. I want to have a talk with you.'

'And I was just thinking about you,' Mary answered more frankly, with a scarcely perceptible blush—the charming blush that comes over a good girl's face when she ventures to say something really kind and sympathetic to a man she cares for. 'I was thinking how very soon we're going to lose you.' And as she said it, she reflected to herself what a very different young man this pleasant intelligent Oxford scholar seemed to her now from the singular person who had insisted, three months back, on putting her monogram with the Tudor rose on the *British Flora*!

'No, were you really?' Dick cried, with a glowing cheek, much deeper red than her own. 'Now that was just kind of you. You can't think how much pleasanter and happier in every way you've made my time at the rectory for me.' And he glanced down into her liquid eyes with grateful devotion.

'I might say the same thing to you,' Mary answered, very low, hardly knowing whether it was quite right of her even to admit such reciprocity.

Dick's face was on fire with ingenuous delight. 'No, you can't mean to say that?' he exclaimed, a delicious little thrill coursing through him to the finger-tips. 'Oh, how very, very kind of you!' He hesitated a moment; then he added with a tremor: 'You needn't walk so fast, you know. I may just turn round and walk back with you, mayn't I?'

'I don't quite know,' Mary answered, looking round her, a little uncertain. She didn't feel sure in her own heart whether she ought to allow him. He was a very nice fellow, to be sure, and she liked him immensely, now she'd got to know him; but would Mrs Tradescant approve of her permitting him to accompany her? 'Perhaps you'd better not'—she faltered again—but her lingering tones belied her words. 'I'm—I'm in a hurry to get home. I really mustn't wait a minute.'

In spite of what she said, however, Dick continued—just like a man—to walk on by her side; and Mary, it must be admitted by the candid historian, took no great pains to prevent him. 'I'm so glad you say you'll miss me, Miss Tudor,' he began timidly, after a very long pause—oh, those eloquent pauses! 'For I too shall miss you. We've seen so much of each other, you know, these last six or eight weeks; and it's been such a pleasure to me.'

Mary answered nothing, but walked on faster than ever, as if in particular haste to return to the rectory, where they were really awaiting her. Still, a great round spot burned bright red in her cheek, and her poor throbbing heart gave a terrible flutter.

Dick tried to slacken the pace, but Mary wouldn't allow him. 'Do you know,' he went on, glancing down at her appealingly, 'it may seem a queer thing to you for a fellow to say, but until I met you, my sister Maud was the only girl I'd ever met whom I could consider—well—my equal.'

He said it quite simply, with all the pride of a Plantagenet; and as he spoke, Mary felt conscious to herself that whatever else Dick might be, after all he was a gentleman. Yes, and in spite of old Mr Plantagenet's many obvious faults, a descendant of gentlemen too; for even in his last disreputable and broken old age, traces of breeding still clung about the Chiddingwick dancing-master. Mary instinctively understood and sympathised with the poor lad's feeling. She spoke very softly. 'I know what you mean,' she said, 'and I can understand it with you. I've met your sister—at—the *White Horse*, and I felt, of course'—She checked herself suddenly. She had just been going to say, 'I felt she was a lady,' but instinct taught her at once how rude and pretentious the expression would sound to him; so she altered her unspoken phrase to, 'I felt at once we should have a great deal in common.'

'I'm so glad you think so,' Dick murmured in return, growing fiery red once more, for he knew Mary was accustomed to accompany the rectory children to the Assembly Rooms' dancing lessons, where Maud often helped her father with her violin; and he couldn't bear to think she should

have seen the head of the house engaged in such an unworthy and degrading occupation. 'Well, I was just going to say, you're the only girl I ever met in my life with whom I could speak—you know what I mean—why, just speak my whole heart out.'

'It's very kind of you to say so,' Mary answered, beginning to walk much faster. She was really getting frightened now what Dick might go on to say to her.

'And so,' the young man continued, floundering on after the fashion of young men in love, 'I—I shall feel going away from you.'

Mary's heart beat fast. She liked Dick very much, oh, very much indeed; but she didn't feel quite sure it was anything more than liking. (Women, you know, make in these matters such nice distinctions.) 'You'll meet plenty of new friends,' she said faintly, 'at Oxford.'

'Oh, but that won't be at all the same!' Dick answered, trembling. 'They'll all be men, you see.' And then he paused, wondering whether perhaps he had spoken too plainly.

Mary's pace by this time had become almost unlady-like, so fast was she walking. Still, just to break the awkward silence which followed Dick's last words, she felt compelled to say something. 'You'll meet plenty of girls, too, I expect,' she interposed nervously.

'Perhaps; but they won't be *You*,' Dick blurted out with a timid gasp, gazing straight into her eyes; and then recoiled, aghast, at his own exceeding temerity.

Mary blushed again and cast down her eyes. 'Don't let me take you out of your way any farther,' she said after another short pause, just to cover her confusion. 'I really must get back now. Mrs Tradescant'll be so angry.'

'Oh, no; you can't go just yet,' Dick cried, growing desperate, and standing half across the path, with a man's masterful eagerness. 'Now I've once begun with it, I must say my say out to you.—Miss Tudor, that very first day I ever saw you, I thought a great deal of you. You could tell I did by the mere fact that I took the trouble to make such a fool of myself over that unhappy book-cover. But the more I've seen of you, the better I've liked you. Liked you, oh, so much, I can hardly tell you. And when I went up to Oxford about this Scholarship, which has given me a start in life, I thought about you so often that I really believe I owe my success in great part to you. Now, what I want to say before I go—he paused and hesitated; it was so hard to word it—'what I want to say's just this. Perhaps you'll think it presumptuous of me; but do you feel, if I get on, and recover the place in the world that belongs by right to my family,—do you feel as if there's any chance you might ever be able to care for me?'

He jerked it out, all trembling. Mary trembled herself, and hardly knew what to answer; for though she liked the young man very much—more than any other young man she'd ever yet met—she hadn't thought of him to herself in this light exactly—at least not very often. So she stood for a moment in the corner of the path by that bend in the field where the hedge hides and shelters one, and replied diplomatically, with sound feminine common-sense, though with a quiver in her voice: 'Don't you think, Mr Plan-

tagenet, it's a little bit premature for you to talk of these things when you're only just going up to Oxford? For your own sake, you know, and your family's too, you ought to leave yourself as free and untrammelled as possible: you oughtn't to burden yourself beforehand with uncertainties and complications.'

Dick looked at her half reproachfully. 'Oh, Miss Tudor,' he cried, drawing back quite seriously, 'I wouldn't allow anybody else in the world to call you a complication.'

He said it so gravely that Mary laughed outright in spite of herself. But Dick was very much in earnest for all that. 'I mean it, though,' he went on, hardly smiling to himself. 'I mean it, most literally. I want you to tell me, before I go up to Oxford, there's still some chance, some little chance in the future for me. Or at anyrate I want to let you know what I feel, so that—well, so that if anybody else should speak to you meanwhile, you will remember at least—and'—He broke off suddenly. 'Oh, Miss Tudor,' he cried once more, looking down at her with a mutely appealing look, 'it means so much to me!'

'You're very young, you know,' Mary answered, with a good woman's subterfuge, half to gain time. 'I think it would be very foolish, both for you and me, to tie ourselves down at our present ages. And besides, Mr Plantagenet—she played with her parasol a moment—'I don't want to hurt your feelings, but I'm not quite sure—whether or not I care for you.'

There was a tremor in her voice that made her words mean less than they seemed to mean; but she felt it too. This was all so sudden. Nevertheless, Dick seized her hand. She tried to withdraw it, but couldn't. Then he began in eager tones to pour forth his full heart to her. He knew he had no right to ask, but he couldn't bear to go away and leave the chance of winning her open to some other fellow. It must be for a very long time, of course; but still he could work better if he knew he was working for her. He didn't want her to say *yes*; he only wanted her not quite to say no outright to him. This, and much else, he uttered from his heart with rapidly developing eloquence. He was so glad he'd met her, for he couldn't have left Chiddingwick without at least having spoken to her.

To all which Mary, with downcast eyes, very doubtful—though she liked him—whether it was quite right for her to talk in this strain at all to the dancing-master's son, replied demurely that 'twas all very premature, and that she didn't feel able to give him any answer of any sort, either positive or negative, till they had both of them had more time to look about them.

'And now,' she said, finally, pulling out her watch and starting, 'I really mustn't stop one moment longer. I must go back at once. It's dreadfully late. I'm sure I don't know what Mrs Tradescant will think of me.'

'At least,' Dick cried, standing half in front of her yet again, and blocking up the pathway, 'you'll allow me to write to you?'

Yes, Mary thought, yielding, there'd be no harm in that: no objection to his writing.

Dick gave a little sigh of heartfelt satisfaction. 'Well, that's something!' he cried, much relieved. 'That's always something! If you'll allow me

to write to you, I shall feel at anyrate you can't quite forget me.'

And indeed, when a girl lets a young man begin a correspondence, experience teaches me, from long observation, that other events are not unlikely to follow.

### ENAMELS.

LIMOGES, the modern capital of the French department of Haute-Vienne, the ancient capital of the Lemovices, and the medieval capital of the Limousin, gave its name in the middle ages to one of the most beautiful of arts, and one which was very extensively practised in Limoges. The art of Enamelling is indeed very ancient in Europe. Gaulish ornaments have been found that show that at the time of the Roman occupation the principle of applying transparent vitreous matter over metal was known. But the only colour employed was red. In the Frank and Merovingian epoch a good deal of ornament was done by enamelling gold or silver. The splendid mosaic-work of the Byzantine artists had impressed the imagination of the Franks, and they attempted, not by any means rudely, to adapt mosaic-work to personal ornament, and to combine with it the method of vitrifying the coloured compounds over the metal they desired to enrich.

But the great age of enamels began in Europe in the twelfth century, when the term by which enamelling was known was 'Opus Limogiae, labor de Limogia,' Limoges being considered as the great centre of the manufacture.

Long before, however, Limoges had been famous for its jewellers, and it was but a short stride from encrusting gold with precious stones to encrusting it with vitrified paste. St Eligius was a native of a village in the Limousin, and worked as apprentice to a goldsmith in Limoges, who was also Master of the Mint there. About 600 A.D. he went to Paris, and was placed with Bobbo, Treasurer to Clothair II. The king wanted a throne made of precious metal, and probably enamelled, for no one was found in Paris who knew how to do the work desired, and the task was confided to Eligius. Eligius found he had sufficient silver to make two seats. When they were done, he gave one to the king, who greatly admired it, and ordered another. Then Eligius produced the second throne. The king was so struck with his honesty that he immediately advanced him to be Master of the Mint, and gave him his entire confidence. After Dagobert succeeded to the throne, Eligius continued in his office, and occupied himself as well in hammering out gold and enamelled vessels for his master. Some specimens of his handiwork have been preserved. He was elected and ordained Bishop of Noyon in 640, and died in 659. The Abbey of Chelles possessed in the seventeenth century a large chalice that Eligius had wrought; and though this was destroyed at the Revolution, a description left of it leaves no doubt that it was richly enamelled. Other workshops for enamels were founded, one at Treves; another, under Bishop Bernward, at Hildesheim; later on, Cologne endeavoured to rival Limoges in the production of enamels.

Of enamels there are two sorts, entirely distinct. The first are the encrusted enamels, and the second are the painted enamels. Enamelling consists in applying to a metal surface a powder composed of pounded silice—or to put it in the simplest form, of glass coloured with metallic oxides, and then fixed by fire. Thus it is obvious that the transition was easy from letting coloured glass into gold or silver settings to melting the glass into its place so that it adhered at the back. The earliest enamels tell their own story—they are 'cloisonné,' that is to say, precisely as jewels were set in a framework of metal, so frameworks of metal were fashioned to contain the glass melted into these cells. This was the construction of 'cloisonné' enamel: first of all a fine band of gold was soldered on to the base, standing up from it at right angles, and contorted to form an outline such as was desired to be given to the ornamentation. If green was to be the colour for leaves, then each leaf was formed of the band and closed to contain the green. Each petal of a red rose would in like manner be enclosed so as to form a gold pocket in which the red paste would be melted into glass. Specimens of cloisonné enamel of European manufacture are rare; the Louvre collection comprises hardly more than one example, but that is a magnificent one, the cover of a book of the Gospels.

The jewel of King Alfred is in cloisonné work, probably of Byzantine manufacture, for the Anglo-Saxon jeweller who mounted it covered the enamel with a plate of glass as something very rare and precious. The earliest specimens are certainly Byzantine; such is the iron crown given to the Cathedral of Monza by Queen Theodelinda, who died in 625; such also the votive crown in the Treasury of St Mark's, Venice, on which is represented Leo the Philosopher, who died in 911. The fine reliquary at Limburg on the Lahn was brought there from Constantinople by a crusader. It had been executed for Basil II. before 976. The golden altar front at San Ambrogio, at Milan, which is also decorated with cloisonné enamel, is Byzantine, and dates from 825. All these enamels were the work of Byzantine artists, and are all framed by fine ribbons of gold. It is known that so late as the eleventh century, Desiderius, Abbot of Monte Cassino, in Italy, was obliged to send for workmen from Constantinople to fashion an altar frontal for him in coloured glass on metal, which was to represent the legend of St Benedict. However, the treatise of the monk Theophilus, who lived about that same time, either in Lombardy or in Germany, describes the manner of decorating gold and silver work by means of enamel set in the cloisonné fashion, so that though in Southern Italy there may have been no enamellers, this was not the case in the northern parts of Europe. In fact, at Essen, in Germany, there are still preserved some most interesting enamels of this description made in Germany for Mathilda, the Abbess of Essen, who ruled that convent between 974 and 1013. As an inscription on it names her brother Otho, Duke of Swabia, who died in 982, the enamel cannot be of a later date.

Cloisonné work was also called 'émail de plique,' from the folds formed by the fine gold ribbon that enclosed the several coloured glasses.



As may be supposed, this was a somewhat clumsy proceeding; only very flat surfaces could be so treated, and the back plate had to be thick and solid, that there might be no parting at the joints. A further advance was made by the adoption of 'champlevé' enamelling. Again the artists were led on to this development by the easiest transition. It occurred to them that they would gain all the same effect at far less cost of time and patience, if, instead of soldering a series of pockets on to the surface of metal, they removed such portions of the surface as they desired to ornament with colour, dug out pockets, and then filled these little pits with the enamel. Thus the artists were able to decorate rounded surfaces, and were no longer confined to such as were flat. In a church near Limoges is an eucharistic dove of copper gilt, standing on a plate. The wings have been scooped out in parallel lines, and coloured paste let in to represent the feathers of rainbow tint. So also the disc on which the dove stands, and the plumage of the back are enamelled by colours dropped into sunken receptacles.

Now the enamellers found that some of their colours were transparent, others were opaque. Their greens and reds and blues were of the former description; but white, yellow, and turquoise were opaque. This gave great variety and beauty. The deeper the engraving of the metal the intenser the depth of colours of the translucent enamel; consequently, it was possible to give to drapery a wonderful intensity of darkness in shadow and of brilliancy in lights where the gold ground shone through the shallow glass. Thus came into use, chiefly if not exclusively in Italy, the translucent enamels, of which a few superb examples remain, notably at Orvieto. But in champlevé enamel as ordinarily practised in France and Germany we have opaque and transparent colours employed side by side with charming effect.

The metal disc that was to be enamelled was treated both with hammering into relief and cutting out of the surface with the chisel, sinking for enamels, whereas the human figure was usually raised in relief. Thus treated, the figures were of copper gilt, and the enamel-work served as a background to throw them up. Every colour is surrounded with a thin rim of metal, that is the surface uncut away.

The champlevé enamel held its own till the end of the fifteenth century; but already, towards the later half of that century, a third modification of the art came in: it was that of painted enamels. In this new form assumed by the art the entire surface was covered over with a coating of white, black, or deep blue, and the subjects were painted thereon, the transparent colours floated over the white, and white laid film on film over the black. Finally, the whole was in many cases touched up with gold. To heighten effect, gold or silver foil was introduced under the transparent colours for dresses, giving a tinselly appearance, very inferior to the splendour produced by varying depth of cutting under the enamel.

The reason why painted enamels came in was that in the sixteenth century there was a great accession of wealth and influx of the precious metals into Europe. Hitherto, gold had been rare,

and the great monasteries, cathedrals, and parish churches had been content with copper-gilt ornaments and vessels, and these had been enriched artistically with enamels; but when gold became more common, then the great churchmen and the nobles as well exchanged their copper-gilt vessels for those of the most precious metal, and these latter they did not care to have overlaid with colour. Accordingly, the art of the enameller was threatened with extinction. The transformation of the art saved it. The metal was employed as a mere panel on which to paint a subject.

When the ground was black, a light film of white was washed over it, except in such points as were to be left black; this was subjected to fire and fixed; then the plate was again treated with another coating of white of still less extension; and finally a subject was produced in 'grisaille'—that is to say, in white of various shades from high pure white down to faint gray. If the finger be passed over the surface of these grisaille paintings, it is sensible of the elevation of the lights. As many as twenty or thirty of these coats are often superposed. Finally, the grisaille painting was either left as it was, a study in black and gray and white, or was washed over with transparent colours.

The most beautiful work of all is almost certainly the plain grisaille with just the faces and hands put in in colour and with the use of gold to touch it up. There are plates representing the several seasons, rose-water dishes and cruets, candlesticks, &c., in grisaille that are marvels of renaissance beauty. The Louvre and the Hôtel de Cluny at Paris contain great collections.

At Limoges, families arose, the Limosins, the Penicauds, the Reynauds, the Courteys, the Laudins, the Nouaillers, which became illustrious, and whose works of art are now eagerly sought after and bought at a price beyond their weight in gold. In 1890 a portrait by Leonard I. Limosin representing Louis de Gonzaga sold for ninety-seven thousand francs. There are several magnificent portraits by this artist in the Louvre, amongst them Francis II., Henry II., the Constable Anne de Montmorency, and Melanchthon.

But the process of laying layer upon layer of white, and subjecting the plate to fire after each, was vastly laborious and risky, and necessarily the cost was very great. This process was accordingly abandoned for hatching in the shadows with black. The effect is immeasurably inferior, but it rendered the enamels cheaper, and the artist had finally to struggle against the introduction and spread of porcelain. Faience was nothing but enamelling on earthenware; and earthenware whitened and decorated on its glazed white surface everywhere thrust out the costly copper dish and ewer, chandelier, and salt-cellar.

It is somewhat melancholy to watch the end of the struggle under the Nouaillers, who turned out vast quantities of enamel of very little artistic value and of little beauty at a low price, and finally gave up the contest. Nevertheless, enamelling continued to the beginning of the present century; it was resorted to mostly for portrait-painting and miniatures in brooches. Recently it has somewhat revived, and furnaces have been relighted at Limoges, where some beautiful work is now done, which is happily in considerable

demand. The art is one very easy of acquisition, and which may be practised by any one in his own home if he can devote for the purpose two small rooms, one as studio, the other for the necessary furnaces. And enamel-work sells. It is in request for brooches and personal ornaments. Large subjects, vases for the chimney and candlesticks, are in less demand; and an enameller in Limoges told the writer that he had abandoned the making of articles that were necessarily costly; but that of small enamels costing not more than five to sixteen pounds he could sell as fast as he made. Would it not be well for ladies in quest of a remunerative occupation to take up this beautiful art?

### BABY JOHN.\*

By the Author of *Laddie*; *Zoe*; *Rose and Lavender*, &c.

#### IN SEVEN CHAPTERS.

##### CHAPTER I.—LUCY.

And ye shall walk in silk attire,  
And siller hae to spare,  
Gin ye'll consent to be his bride.

A COLD day early in March, with a cruel, north-east wind blowing, and a few scattered snowflakes falling out of a leaden sky.

'Cold, ain't it?' the women said as they met at the corners of the streets, and drew up their shawls over their heads and hurried on, not even waiting for the little bit of gossip which, as a rule, caused them to ignore all other considerations, such as urgent business, crying baby, swearing husband, kettle boiling over, or even a sharp shower of rain.

But a north-east wind dulls even the appetite for gossip, and when the mill-bell rang at twelve o'clock, and the hands turned out for dinner, they did not linger round the gate or at the corner of Mill Lane, as their usual custom was, but went running off with their arms rolled up in their aprons, and the corners of the little shawls they wore over their heads in their mouths, to keep the wind from making its cold, penetrating way under them.

And yet there was more to be talked about that day than was the case generally, for report said that Mrs Craddock, the wife of the mill-owner, was dying. 'She as used to be Lucy Coles,' the mill-girls would have added; for only eighteen months before she had been one of the hands, running home to dinner just as they were doing now, with a shawl over her curly hair, and quite up for a long slide on a piece of ice where the water had frozen in the gutter.

A pretty, silly, little thing was Lucy Coles—a bit giddy, the folks said—and only kept straight by steady, sober-sided Alice Reynolds, who looked after her as sharp as an old hen after her one chick, and kept off the lads who would have come after Lucy's pretty face. A regular born old maid, the girls called Alice Reynolds; and they said it was a shame (that it was!) of her to keep Lucy out of all the fun.

And sometimes Lucy herself would rebel, and go off with a noisy party down to the town meadows, when there was a steam roundabout or

some shows down there, or would follow along the street with the other giddy ones when the militia marched through the town. But these rebellious fits did not last long, and she would soon come running back and fling her arms round Alice's neck, and kiss away the cloud on her kind, plain face, and with it the heartache of anxiety that always set in when Lucy was out of sight.

Mr Craddock, the mill-owner, was a middle-aged man, with a grave, severe, and somewhat surly manner, which awed the impudence out of the girls, and silenced the chatter of tongues directly he came in sight. He lived with his old mother in a house adjoining the mill, and instead of employing an overseer, as most of the other mill-owners did, saw to it all himself, and was constantly about in the mill or in the little office by the door.

'And I wish he wouldn't,' the girls said. 'As sure as ever there's a bit of larking, there he comes! He's all over the shop! Why can't he be like Dobson down town, as leaves it all to that foreman, and only comes in nows and thens in lavender kids and patent leathers. My! ain't he a masher?'

But, in the long run, the girls agreed that Craddock was not such a bad sort for a master. He was very fair, if he was a bit hard, and fairness is a quality which inspires respect, and wears better than generosity. And there was never a word of scandal against him; and that is saying a great deal for a man in a country town where gossip spares neither youth nor age, poverty nor riches.

Whether it was his little sharp-eyed mother, or his own surly manners, that procured him this immunity, I do not know; but certainly there was not another man, old or young, in Felsby, who could have stood so often by Lucy Coles's loom and kept her nearly every Saturday, on one excuse or another, for a few minutes' chat in the office, without setting all the tongues in the mill wagging, and a good many outside it.

Not even Alice Reynolds noticed it, or, at any rate, noticed anything remarkable about it; and if she ever thought about it at all, set it down rather to his dissatisfaction with the girl's want of skilfulness in her work. And when she had waited for Lucy outside the office on pay day, she would try and devise in her wise, little head what she should do if Lucy got her leave, and whether, by strictest economy, she could keep them both out of her earnings.

It had really come to that, she felt sure one day, when she had been kept waiting longer than usual in the mill-yard, till all the girls had scattered and the foggy evening had stolen on, making Alice's shawl seem more thin and threadbare than she had reckoned it, when she had decided that it would last another year, and that Lucy must have a new jacket. And this conviction was strengthened when Lucy came out with a slow step, quite unlike the run and bound with which she generally came down the few steps, throwing her arm round Alice's waist and spinning her round, and making that staid, little, old-maidish person go prancing off in a sort of gallopade step.

And when she caught a glimpse of Lucy's face under the gas-lamp at the gate, and saw that

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it was troubled and grave, that the eyes were wide and frightened, and the pretty, little mouth drawn into thoughtful lines, she never doubted what had happened; but tucked her hand under the girl's arm, and set off briskly home through the fog, proposing that they should go to the reckless extravagance of sausages for supper.

Lucy said nothing till they got out of High Street and turned into Grape Gardens where their lodging was, and which was not important enough to have a gas-lamp allowed it, and so was in darkness, except where here and there an open door or uncurtained window threw some warm light on to the fog; but Alice could feel the girl's heart beating with great throbs against her hand, and she thought it was all from the pain of being turned off.

'Alice,' at last Lucy burst out, 'I've got something to tell you.' She stopped as she spoke, and drew Alice in front of her, laying her hands on her friend's shoulders, and bending her face down close to hers, for Lucy was a good bit the taller.

'Tell me? Why, bless the girl! do you think I don't know? And there! it ain't nothing to trouble about! I've a-seen it coming this ever so long.'

'Have you?' Lucy answered. 'Well, you've been sharper than me, then, for when he asked me just now, it struck me all of a heap, and I didn't a bit know what to say.'

'There weren't much to be said anyway, as I can see, but just "thank you," and come away. I don't hold with begging and praying to be kep' on; it don't do no good.'

'Kep' on?'

'Yes. That's about it, ain't it? as you've got the sack.'

Lucy gave a long laugh, and shook the small, thin shoulders her hands were holding.

'No, it ain't; you're just wrong; you ain't so clever after all. Got the sack! No, it will be me giving the sack to any one as don't please me. Kep' on, indeed! I shan't need to touch a shuttle again, and I'll just dip my hand in the strong-box and help myself when I want some money.'

'What?'

'Ay, you may well say what? I said it when he asked me to marry him.'

'Who?'

'Why, Craddock, the master. There! you needn't wriggle them shoulders and sniff that way. Gentle folks' courting ain't a bit like ours, leastways his ain't. I'd never a-known what he meant by it. He hardly as much as looked at me, but got as red as anything, and kep' scribbling on his blotting-paper, and he says—'

'Well?'

'He says, "How would you like to be my wife?" says he. And I thought as I hadn't heard right, seeing as my breath was took away by its being so sudden like, and I says, "What?" for all the world just as you did this minute. And he says again, "How would you like to be my wife?" and I as near as anything laughed out, it seemed so funny like to hear him as were always so grave and serious, and not a bit like courting, let alone marrying. But I didn't. I only says, "You wouldn't go for to marry a girl like me;" and he says, "Why not?" And I

says, because he were a lot older, and master, and me only just one of the hands. He were a bit vexed about the age, and said he weren't as old as he looked; and as for being master, so he were, but his father weren't nothing better than a mill hand, and his mother a factory girl.

'And then I says, "And there's your mother;" and he says, "She can't hinder even if she's a mind to, and we wouldn't live along of her; but I'll take a pretty place outside of the town, and fit it up all new, and you should have a carriage to ride in, and plenty of nice silk gownds, and pretty things, and a servant, so as you shan't have to put your hand to nothing." Only to think, Alice, of me setting up in my own drawing-room in a silk gownd with a gold ring on my finger!'

The girl stopped breathless; and Alice, too, drew a long breath, as if all this grandeur were too much even to imagine.

'There's no mistake?' she said at last; 'he don't mean nothing but what's right and fair?'

'No, that's all right enough, but—'

'Well?'

'It's all very grand and fine, but I don't know but what I'd as lief rub along with you.' And then she burst into a sudden passion of tears, and clung to Alice and sobbed; and then as suddenly recovered her spirits, and darted off to get a bloater for supper, and cooked it herself, though Alice was generally the one to prepare their meals; and she laughed and talked nonsense, and made fun about this solemn lover of hers, and about what she should do when she had a grand house of her own, and Alice came to visit her.

She, too, was the first to fall asleep that night, with a smile on her lips, which lingered there when Alice, more than once in the night, struck a match, to see how the time was passing, which goes so slowly and heavily to watchers, and slower still when full of anxious thought, as was the case with her. Any one might have thought that it was Alice who was going to take this important step, and that Lucy was an unconcerned spectator; for after she had once told Alice, she seemed to have no further serious thought or anxiety on the subject, but treated it all as a joke, and would not let Alice pull a long face or talk solemn, as she called it.

#### CHAPTER II.—A FRIEND.

You were so far away,  
Beyond all help from me;  
And so, when skies were gray,  
And clouds lowered threateningly,  
And the wailing storm wind blew,  
My heart went out to you.—K. TYNAN.

That was eighteen months ago, and now, on this cold March day, the report crept about in the mill that Mrs Craddock, 'she as used to be Lucy Coles,' was dying. I do not know how the news came to Alice Reynolds. I do not think, careless as many of the mill-girls were about giving pain, and little as they liked Alice, whom they described as a stuck-up piece of goods and a born old maid, they would have ventured to strike her to the heart with such a piece of news.

'Not as she'd have any cause to feel of it much,' they whispered to one another; 'seeing as Mrs Craddock turned her back on all her

old friends, and ain't been to see Alice once since the wedding. No, nor Alice ain't crossed the door-step of that smart villa where she's quite the fine lady, folks says.'

Anyhow, Alice knew, she sometimes fancied she felt without being told, when anything went wrong with Lucy. It was only fancy, of course, and a very good thing for her that it was not reality, for she would have had many an ache at her heart during those eighteen months on Lucy's account; for the marriage had not turned out happily, and Lucy herself, in a mind dulled with weakness and pain, felt almost glad that it was so near an end, in spite of the natural clinging to life in the young, and for the matter of that, in the old also.

It was quite true, as the mill-girls had said, that Lucy's marriage had separated her and Alice. Alice had made up her mind to this—at least she thought she had—from the very first, even that first night when she lay awake with Lucy sleeping so peacefully beside her. And she told herself that it was only natural, and she quite expected it, and she did not really wish it otherwise, when day after day went by, and Lucy neither came nor sent to her.

But in spite of having expected it, and being so perfectly resigned to it, she felt it very sorely, though she would have quarrelled with her best friend who said so; and she grew to have a nervous dread of meeting Lucy or even of hearing her name, and she hurried away from the groups of girls, who, you may be sure, had plenty to say of the young madam. She kept more and more by herself, and took to going home to Grape Gardens by a circuitous route, along dirty back lanes and alleys, to avoid the chance, which once befell her, of being passed by a briskly trotting pony driven by a man in livery with some one sitting beside him, though who it was Alice only guessed; for she turned and stared hard into a corn-chandler's shop, as if her whole interest were engrossed in the white chalk horse and a sample of oats on which her unseeing eyes were fixed.

She left off going to the church where she and Lucy used to go together, and went far out into the country to churches in the villages round, to avoid the risk of seeing Lucy and her husband; and on pay nights she would rush into the office when her turn came and hurry out again, hardly looking at the master, for fear he should think she was waiting for a word from Lucy, or was expecting to be treated with peculiar consideration because she had been his wife's friend.

Once he called after her when she was leaving the office, but she pretended not to hear, and then suffered agonies of remorse for fear Lucy wanted her. And it was the night after this that she paid her first visit to Apsley Villa, the house which Mr Craddock had taken on his marriage, and which Alice till then had scrupulously avoided.

Even now she got no farther than the gate, where she stood for nearly half an hour, looking at the white stucco front, which appeared to her very imposing, with its bow-windows and glass porch filled with flowers; and she watched till a light appeared in one of the up-stairs windows, and some one came and drew aside the blind and looked out, and then she slipped away, afraid of being noticed, and sure that the face looking out

was Lucy's, though in fact it was the house-maid's.

She had caught a bad cold that first winter she was alone (she was always a frail, little thing), and was obliged to stop at home a few days; but she went back to work long before she was really fit, for fear Lucy should hear and be unhappy, or come and see her in spite of her husband's wishes. And she would smother her cough when Mr Craddock was within hearing, and draw up her head, and walk briskly as she passed the office door, as if her limbs were not aching with weariness.

But to-day there was no need for any pretence, for the office was empty. Mr Craddock had not been there all day, and perhaps it was this absence of his that made her more attentive to the stray words that reached her ears from time to time, and convinced her that something was seriously wrong at Apsley Villa.

She was among the last to leave the mill, and when she got out into the lane, all the hands had dispersed; for, as I have said before, the wind was so cold and searching, that not even the most inveterate gossip would care to defy it. But Alice wrapped her shawl tightly round her, and without a moment's hesitation set off right in the face of the wind, along High Street, without taking the turn down into the back streets, which had been her way home of late, and which afforded now some protection from the wind, and she went straight on towards Apsley Villa.

It was getting dusk, and the lamps were being lighted along the streets and along the Mellingham Road, for Apsley Villa did not stand far enough out of Felsby to be beyond the reach of gas and other town advantages. And this time she did not stop at the gate, but went in, and along the short drive to the front door. A carriage was waiting there; but, undeterred by this, and undistracted by the sweetness of the hyacinths, primulas, and narcissus with which the porch was filled, and which she could hardly have passed at another time, she rang the bell.

Apsley Villa was nothing surprisingly grand; but certainly Alice Reynolds, in her mill dress stained with oil and much wear, and with a faded plaid shawl over her head, did not look altogether appropriate standing in the porch among the flowers, with the lamp shining brightly down upon her, and revealing pitilessly the shabbiness of her appearance; so perhaps the smart parlour-maid was to be excused for her feeling of indignation, more especially as the coachman on the brougham outside was looking on with some surprise and amusement.

'Well to be sure! some folks has imperence!' said the parlour-maid, tossing her head with its white cap and long streamers. 'We ain't nothing for you. Master don't give nothing to tramps.'

'I ain't no tramp. I wants to know how Mrs Craddock is.'

'Then, if you're from the works and wants to see master, you did ought to know better than to come to the front door.'

'I didn't know as I didn't ought to come to this door. And I don't want to see the master; it's the missus as I wants to see.'

'Then you just can't. She's that ill that nobody don't see her.'

'Will you tell her as I'm here?' Alice made



a step forward into the hall, with a determination which made the servant make way for her involuntarily, though the next minute she resented this fresh piece of 'imperence.'

'Now, my good woman, you'll have to be off, or I'll call the master to you. You can't see Mrs Craddock' (as may be fancied the terms between poor Lucy and her servants had been a little strained, and a smart parlour-maid could hardly bring her mouth to call a mill-girl 'missis'); 'she's too ill, and I can't take no message.' The servant's voice assumed a more civil tone as she went on, for a door behind had opened, and a gentleman came into the hall.

It was the doctor, and he looked at Alice as he passed, and then stopped. 'What does she want?'

'She's a girl from the mill, sir, and she's wanting to see the missus; wanting to beg most likely, but I've been telling her she's too ill, poor dear, to be troubled.'

'Did you know she was ill?' asked the doctor.

'Yes, that was just why I come. She and me used to be friends in old times, pretty well like sisters, and I've nursed her many a time, and I knows just all her fancies when she's ill, and Lucy had a-many fancies, and I've always a-humoured her as far as I knew how.'

'Take her up,' said the doctor, and when the servant hesitated, he added, 'I'll make it all right with your master,' and stepped back into the room he had just left, while the servant with great unwillingness led the way up-stairs.

At another time Alice would have been keenly alive to the softly carpeted stairs, to the coloured panes in the window she passed, and to a large glass bowl with goldfish in it on the landing, but she did not even notice them; nor, when the bedroom door was opened at the servant's knock, and a hospital nurse, after a whisper about 'Doctor says,' admitted her to what must certainly have been the most luxurious bedroom Alice had ever seen, did she see anything but Lucy, her Lucy, lying there motionless in the bed, with a white wan face and closed eyes, all alone.

It was that loneliness that had been in the doctor's mind, quite haunting him as he left the house, and it was this that made him stop and look at Alice with a strange sort of intuitive feeling that with her the poor, young, dying girl might not be so alone. And yet it would have been hard to say why this loneliness should have impressed him, seeing that she had an excellent and kind nurse always in attendance, and a husband who had not left the house all day, and was in great anxiety about her condition, and a mother-in-law who was ready to take the nurse's place or share her watching, and yet the doctor went away quite sore at heart at the thought of her loneliness, and Alice's first feeling was 'all alone.'

It was quite contrary to all the theories of the hospital nurse to disturb a patient who, for the first time for many a restless, painful hour, was lying quiet if not asleep; to have the bedclothes, which had just been arranged with hospital precision, tumbled and disarranged by two arms, in sleeves faded and stained by factory work and wearing into a hole at the elbow, which clasped

the patient close, and drew her head to rest on a shoulder on which was a patch of a somewhat different shade from the rest of her dress.

But we all have to pocket our theories sometimes, and confess that we cannot shape all circumstances to meet them, and so the nurse's remonstrances died on her lips, when she saw the patient's eyes open with a life and brightness they had not had for days, and heard her voice, stronger than she had had any experience of hitherto, say, 'Alice, old girl, why, it's never you?'

With a wisdom which ought to have been favourably noticed on her certificate, she made no protest against this very irregular proceeding, but turned to the fire and busied herself with something rolled up in flannel in a bassinette, and left the two friends undisturbed, and when it was time for medicine or food, she brought it to the bedside and did not resent its being taken from her by Alice, and seeing her own patient coaxed into taking what she knew no entreaties of her would have prevailed upon her to touch. She was a real good nurse and no mistake, and I should like to have her to nurse me if I were ill.

They did not say much; it does not need words between loving hearts. A gentle pressure of the arms that clasped Lucy, a tender, rocking motion of the shoulder on which the weary young head rested, a feeble clasp from a weak, wasted hand that had lost all sign of the factory work, and on which the massive wedding ring seemed too heavy; that was quite enough.

And when, an hour or two later, a step sounded outside, and a knock came at the door, the nurse whispered to Mr Craddock, in answer to his inquiries for his wife, that she was sleeping quietly, and drawing back let him look in at her and see her with her head on Alice's arm, and her fingers twisted in the shabby fringe of her friend's shawl, as if to prevent her slipping away while she slept. 'She is better,' said the nurse.

## IN A REFORMATORY SCHOOL.

'WHAT place is this?' I heard a man ask another the other day, as the two were passing one of our rural reformatories. 'It's a Reformatory School' was the answer. Evidently the inquirer was ignorant of the meaning of reformatory, for the second man explained in answer to another question: 'It's a place as they put kids in what nip anything.'

To the majority, no doubt the words 'reformatory school' bring hazy notions of youthful criminals, hard work, poor living, and prison discipline—in short, a life of misery dragged out for four or five years. I will endeavour to show what five years in a reformatory really mean; and, without entering into any of the questions which philanthropists and men of sentiment continually raise with regard to the efficacy of the work, I will give a faithful outline of a boy's life and training while under detention, so that the public may judge for themselves what the outcome of such training is likely to be.

No boy is admitted to a reformatory after he

is sixteen years of age, nor until a qualified medical man has certified that he is fit for physical training. These institutions are not hospitals, and have no scope for dealing with any but those who can bear the same discipline as the majority. Neither can a lad be sent to one of these schools until he has undergone punishment for the crime of which he was convicted, and, once within the walls, he is never reminded of his past misdeeds. Steady hearty work, honesty, and prompt obedience are the fundamental rules in all schools, and to the credit of the teachers and taught, it is but rarely indeed that they are defied. When we bear in mind that the boys dealt with—with few exceptions—were utterly incorrigible and unamenable to all authority—in fact, brought up to beg and steal, having no knowledge of any existence but that in which drink, dirt, and squalor were inextricably mixed—the change that is wrought in a boy by five years' steady discipline is wonderful.

To bring the reality of what I write as closely home to my readers as possible, I will describe the work as I see it carried on every day. The school is a small one, certified for fifty boys, and is situated in the midst of an agricultural district. Attached to it is a farm of fifty acres, which serves to supply the boys with work during the greater part of their time—neither plough nor reaping-machine forming any part of the property of the institution. When not required on their own land, the boys are hired out by the neighbouring farmers; and their labour is eagerly sought after. All the domestic work of the school is also done by them—cooking, scrubbing, washing, sewing, mending, and darning. It is a pleasant sight to see them start off to work in the morning. Every boy knows just what he has to do, and he goes to it knowing that if it is well done he will have a word of praise and recognition; but if the contrary, that the reprimand will come as surely. 'If a thing is worth doing at all, it is worth doing well,' is a truism that every lad is made acquainted with; and it is the earnest endeavour of those in charge to train the youths to see the truth of it.

Every one is encouraged to put forth all his energy whether at work, in school, or at play. Discipline is maintained without too much form, and true English home-life is, as far as is compatible with circumstances, infused into the system. Half-past five is an early hour to turn out of bed, yet at that time the bell calls all up. It takes but a short time for them to dress, open their windows, make their beds, march down to the lavatory for a good wash, and then begin the real work of the day with two hours' lessons in school. School is a great trial to most newcomers, for many boys when first admitted do not know the letters of the alphabet, and mastering the elements of the English language is tedious work for them. They would much prefer two hours' hard digging; but what must be cannot be avoided, and the progress they make is surprising. When lessons are over there is half-an-hour's play, then breakfast, a short Scripture lesson and morning prayers.

Now for parade in the yard. Each lad falls in, and stands to attention, while numbers are called out, and boys told off for their different duties during the forenoon. Mayhap twenty are going to work for some farmer who knows that boys like a bun or a glass of milk between meals, and who is not above exchanging a cheery 'Good-morning' with them when he meets them; while the others are distributed to suit the requirements of the house and farm according to their merit and ability.

A lad's great ambition is to be promoted to a monitorship, and those boys who are striving hardest to gain this are given definite duties, which they keep so long as their conduct entitles them to do so, or until they are raised a scale higher.

At half-past twelve the bugle sounds, as a signal to leave off work; and hungry lads come in to find a substantial meal awaiting them in their dining-room. When every one has finished, grace is sung, and all troop off to play, sometimes at football, sometimes at cricket, according to the season. Oftentimes all may be seen busy on their little garden plots, which in the summer are gay with many-hued flowers. Ask a boy the name of any plant among them, and it will be strange if he does not know it and something of its history as well. At two o'clock, work begins again, and usually lasts until half-past five, when again the bugle sounds to finally call all in for the day. Each lad as he comes in goes straight to the lavatory and makes himself spruce and tidy for the evening; and then, after half-an-hour's good fun, he is thoroughly ready for his supper. But the day's work is not finished yet, for there is another hour and a half in school, and no one is sorry when the bell rings for evening prayers and it is time to be off to bed.

A week's good work earns a half-holiday on Saturday, and sometimes a night in the course of the week, when slates and lesson-books are left in the cupboard, and draughts, puzzles, and games take their place; or perhaps it will be a night's band practice, for the school can boast of a 'drum-and-life' band, and not one of the boys but likes to think he is a musician.

Officers and lads are on the best of terms, and there is a strong feeling of sympathy between them. The majority of the boys would as soon think of flying as of taking an undue liberty with any of their instructors. When a case of insolence does occur, it is generally from some youth who has not been long enough in the school to know what the consequences of such conduct are likely to be.

Ingrained habits, however, are not eradicated in a few weeks, and bad boys don't develop into full-fledged angels all at once. The best of masters may well feel discouraged at times. A boy who has been going on well for some time has been found pilfering; another has been detected at wanton mischief; or it may be that a boy who has had every confidence reposed in him suddenly absconds at the instigation of one of the black-sheep of the school. A well-regulated system of rewards and punishments has done much to put down petty crime within the walls, and every moral influence is brought to bear upon the boys that can help to keep them in the paths of rectitude and truth.

Every inmate may, if he likes, earn a shilling a month by gaining the maximum number of marks—one hundred and forty-four. If a lad loses twelve marks, he loses one penny, and his chance of being a monitor or duty-boy for the month. If guilty of a serious offence, a youth makes the acquaintance of the best of all remembrancers, which, after all, in spite of what sentimentalists say, is the most wholesome of all correctives for hardened offenders. Every case of corporal punishment is taken note of, and is posted up in the schoolroom, that all may read. If a boy knows his friends are coming to see him when his name is there, he looks very glum indeed.

Sunday is a day of rest. All attend the village church morning and night. In the afternoon, the boys enjoy a quiet chat among themselves, read their library books, or have a story read for them.

Every season brings its own work and enjoyments. In the winter they prepare the land for the spring, thresh the autumn crops, and finish off the numberless oddments that are left for that time of the year. Then there is many a jolly hour's sliding when Jack Frost is kind; and, occasionally, that delight of every school-boy's heart, a regular snowball battle. This is the season, too, when concerts are got up, and how hard all practise that there may be no hitch on those auspicious evenings! No need to describe the work of the spring. Every one knows what that means to the farmer. But what matters it for hard work when you see your labour reducing all to order, in readiness for the seed which must soon be sown. Then, when seed-time is over, how eagerly all look for the first appearance of the young leaves above the ground. In their gardens, every little morsel of green is watched with an interest that those whose lives have more changes might well envy. Nor are the duty-boys idle indoors. This is the time of scrubbing, painting, and whitewashing, for spring sunbeams have an ugly knack of showing up begrimed corners, and all must be made clean and bright after the winter's smoke and fog.

Then comes summer with its long days of heat and sunshine, when cricket takes the place of football in the playground, and hoeing and weeding keep every one busy all day long.

The season they like best is autumn; and for days before they commence reaping there is much talking of former prowess with the sickle. When they do begin, their whole energy is given to their work, and two extra meals a day are only a just compensation for the extra tear and wear of muscular tissue. Every lad does his level best, and all work as one, for are they not reaping their own corn, gathering in their own sheaves? They sowed the seed, they watched it grow to maturity, and now they are striving to garner it in its due time; and were you in the neighbourhood when the last load is carried, you would hear such a clamour of vociferous cheering as might well make you say, 'Something pleases the reformatory boys very much to-day.'

Nor are the lads without their special gala days: Easter Monday, sundry birthdays, Harvest Home, Christmas Day, and even Examination Day, are all times to be remembered long after they have left school.

Thus pass the weeks, months, and years. Every day separates the boys more and more from their past life. Their moral characters develop under the firm guidance of cool heads and warm hearts; and although there are cases which are almost hopeless, there is no boy but learns all that is needful to enable him to earn an honest living and lead a decent life. As far as is possible the school authorities endeavour to keep in touch with every lad, and use the moral influence they have acquired over him long after his school-life has come to an end.

## VEGETABLE PEPSINE.

VEGETABLE Pepsine is the name very aptly given to the juice of the unripe fruit of the Papaw (*Carica Papaya*), a plant fairly well distributed throughout the tropics. The papaw is a handsome tree, and would well serve as an ornament to gardens; but it would leave very little room for the growth of shrubs and bushes, as it absorbs an incredible quantity of moisture. When not topped, its cylindrical stem attains a height of ten to twenty feet, crowned by a number of large leaves. It is a very quick grower indeed, and the flower unfailingly becomes a fruit, so that almost daily every period of growth from the bud to full ripeness may be observed on the tree.

The useful properties of the papaw plant have long been known to the various natives, and have been taken advantage of by them, as can be seen by reference to the works of travellers who can themselves vouch for the accuracy of the accounts they narrate. Thus Drury, in *The Useful Plants of India*, states that old hogs and poultry which are fed upon the leaves and fruit, however tough the meat they afford might otherwise be, are thus rendered perfectly tender and good, if eaten as soon as killed. Browne, too, in his *Natural History of Jamaica*, says that meat becomes tender after being washed with water to which the juice of the papaw tree has been added; and if left in such water ten minutes, it will fall from the spit while roasting, or separate into shreds while boiling. In his *History of Barbadoes*, Griffith Hughes mentions that the juice of the papaw tree is of so penetrating a nature that if the unripe peeled fruit be boiled with the toughest old salted meat it quickly makes it soft and tender. Karsten also tells us that boiling meat with the juice of the papaw is quite a common thing in Quito. Captain S. P. Oliver, writing in *Nature*, July 10, 1879, says: 'In Mauritius, where we lived principally on ration beef cut from the tough flesh of the Malagasy oxen, we were in the habit of hanging the ration under the leaves themselves; and if we were in a hurry for a very tender piece of fillet, our cook would wrap up the undercut of the sirloin in the leaves, when the newly-killed meat would be as tender as if it had been hung for a considerable time.'

It is not surprising that the attention of medical men abroad was drawn to the wonderful solvent action exercised by the leaves and fruit of the papaw tree. They soon commenced using the juice from the fruit in simple cases of

indigestion; and when they found good results follow, they extended their experiments to more complex disorders. Surgeon B. Evers, writing upon *Indian Medicinal Plants* in the *Indian Medical Gazette* in 1875, mentions some cases in which he used it satisfactorily in enlarged spleen and enlarged liver. Out of sixty cases which he treated, thirty-nine were cured; in eighteen the results were not reported; and in three cases of enormously enlarged spleens, relief was afforded. The juice was administered as follows: a teaspoonful was mixed with an equal quantity of sugar, and the mass divided into three boluses, of which one was taken morning, noon, and evening. For children, a single drop of the juice was given as a dose mixed with sugar.

The juice of the papaw has been used with very great success in many other complaints. In Mauritius it is regarded as one of the most successful remedies for intestinal worms, a single dose being usually sufficient for a cure.

Attention was first drawn to the remedy in this country about 1879. Dr T. Peckolt, who made a thorough study of the plant when he was abroad in Brazil, succeeded in extracting the active principle from the juice of the fruit, to which he gave the name of Papayotin. In the following year Drs Bouchut and Wurtz investigated the plant, and separated the active principle, to which they gave the name of Papaine. This proved to be identical with Dr Peckolt's Papayotin, so that the two terms may be regarded as synonymous. Dr Bouchut also made a very important discovery which opened an entirely new field for the use of papaw. He found that both the diluted juice and Papaine had the property of digesting living tissues, normal or pathological, such as adenomata and cancer, and converting them into peptones in exactly the same way as dead ones. This knowledge was very soon turned to account. Surgeons commenced to treat abnormal growths with Papaine, and found it most efficacious in removing the false membranes of croup and diphtheria. As a rule, solutions of one in ten were employed for painting the throat, and in some instances Papaine was also given internally.

About the same time, a well-known London surgeon, a specialist in skin diseases, tried its effect upon an obstinate case of eczema with marked success. His prescription was composed of twelve grains of Papaine and five grains of powdered borax in two drachms of distilled water; this was painted on the parts twice daily; and in less than a month the hard horny masses of heaped-up epidermis had entirely disappeared from the skin, and the texture was left quite normal.

We ought not to conclude this notice of papaw without mentioning that the natives and residents abroad find the ripe fruit a delicious dessert. Dr Peckolt, whom we have already referred to, has given us some interesting data from an alimentary point of view in a paper he published upon the Papaw Plant some few years back. He says: 'This herbaceous tree is in Brazil a constant companion of the banana, and is never wanting near the huts of the natives. And rightly do the Indians honour this useful and most grateful tree, specially selected by Providence for people averse to any cultivation, for

without the slightest care or labour after a few months' growth it yields harvests the whole year through. Notwithstanding that in respect to nutritive value the fruit cannot compete with the banana, its use makes a refreshing change.' There are three varieties known, and of these the 'Mamao melao' is regarded as the best.

In Brazil, Dr Peckolt says, 'the tree is scarcely cultivated, or with but little care, its continual planting, like that of the banana, being self-effected, but with this difference, that instead of shoots from the roots, it is done by the seeds of the fruit falling on the ground. The tree is simply left to stand where the seed has been planted, either by the use of the fruit as manure, or by the agency of birds; the tender young plants brave all weathers, and are very tenacious of life, are not eaten by animals, and after becoming ten inches high, are not prevented by injury to leaf or bark from growing luxuriantly and almost perceptibly to the eye, even more rapidly than the banana. The fruit, like the banana, is collected in the full-grown but still green condition, so as to ripen in the house. If perfectly ripe when taken from the tree, the flesh, especially in the neighbourhood of the skin, is bitter; moreover, the ripe fruit is difficult to secure against destruction by birds.'

#### THE FLOWER-GIRL.

THE cold wind nipping at her feet,  
She loiters in the busy street  
Forlorn and lonely,  
And proffers there with wistful eye  
Pale blossoms to the passers-by—  
A flower-girl only.

Yet never has her young life known  
The dells and valleys where have blown  
The flowers she fingers.  
She knows not of the charms that cling  
About the woodland ways, when Spring  
On Summer lingers.

Her little foot has never pressed  
The dewdrop on the gowan's breast  
At eve or morning;  
Nor did she ever yet behold  
The genial Autumn's fruitful gold,  
The plains adorning.

The lilies that she holds for sale  
Are not, in sooth, so sickly pale  
As her young face is—  
A face that speaketh eloquent  
Of life in thrall of poortith spent  
Down sunless places.

She sees not in the flowers she sells  
Young April twinkling on the fells  
Or in the wild wood;  
But we, to whom they speak of Spring,  
May here some bit of sunshine bring  
To cheer her childhood.

THOMAS MORTON.

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